

PORTFOLIO RECOVERY ASSOCIATES, LLC

P.O. Box 12914 Norfolk, VA 23541

3/12/2010

Re: Account/Reference Number:
CAPITAL ONE BANK, N.A./CAPITAL ONE BANK, N.A./CAPITAL ONE BANK (USA) NA
Balance: \$7082.67*

Dear _____ :

Your account was purchased on 1/19/2010 from CAPITAL ONE BANK, N.A.. This letter confirms your arrangement to make the following payment(s) to settle this account.

Payment in the amount of \$282.28 is due by 3/31/2010.
Payment in the amount of \$282.28 is due by 4/30/2010.
Payment in the amount of \$282.28 is due by 5/31/2010.
Payment in the amount of \$282.28 is due by 6/30/2010.
Payment in the amount of \$282.28 is due by 7/31/2010.
Payment in the amount of \$282.28 is due by 8/31/2010.
Payment in the amount of \$282.28 is due by 9/30/2010.
Payment in the amount of \$282.28 is due by 10/31/2010.
Payment in the amount of \$282.28 is due by 11/30/2010.
Payment in the amount of \$282.28 is due by 12/31/2010.

Should you miss any of the payments described herein, this payment plan may become null and void.

If you complete this payment plan and our company is reporting our company's trade line for this account to the three major credit reporting agencies, our company will report this account as settled.

Sincerely,
Jared M Winters
Portfolio Recovery Associates Representative

Jared M Winters
Portfolio Representative

**Interest continues to accrue on this account and will accrue until the account is satisfied, unless it has been waived by us. The balance due includes interest as of the date of this letter.*